

## Certificate of Notice Page 1 of 4

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Chanon C. Easton

Debtor

Case No. 15-13983-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Aug 20, 2021

Form ID: 3180W

Total Noticed: 12

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Chanon C. Easton, 956 Granite Street, Philadelphia, PA 19124-1731
13540575	+ Alan B. Liss, Esquire, 1420 Walnut Street, Suite 720, Philadelphia, PA 19102-4006
13543955	+ MOHELA/Dept of Ed, 633 Spirit Dr, Chesterfield MO 63005-1243
13540583	+ PGW, Bankruptcy Unit, 3rd Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
13716105	+ U.S. BANK OF NATIONAL ASSOCIATION (Trustee for the, PHFA Loan Servicing Division, 211 North Front Street, Harrisburg, PA 17101-1466

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Aug 20 2021 23:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 21 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Aug 20 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 20 2021 23:29:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13549173	+ EDI: PHINAMERI.COM	Aug 21 2021 03:33:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
13638711	+ Email/Text: megan.harper@phila.gov	Aug 20 2021 23:29:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13540584	+ Email/Text: blegal@phfa.org	Aug 20 2021 23:29:00	PHFA, PO Box 15057, Harrisburg, PA 17105-5057
13572330	EDI: BL-TOYOTA.COM	Aug 21 2021 03:33:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

TOTAL: 8

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0313-2

User: admin

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Date Recd: Aug 20, 2021

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<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
13609803	##+	Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
ALAN B. LISS	on behalf of Creditor U.S. BANK OF NATIONAL ASSOCIATION Et Al... bnklaw@aol.com
ALAN B. LISS	on behalf of Debtor Chanon C. Easton bnklaw@aol.com
ANDREW F GORNALL	on behalf of Creditor U.S. BANK OF NATIONAL ASSOCIATION Et Al... agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK OF NATIONAL ASSOCIATION Et Al... bkgroup@kmllawgroup.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com
MATTEO SAMUEL WEINER	on behalf of Creditor U.S. BANK OF NATIONAL ASSOCIATION Et Al... bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor U.S. BANK OF NATIONAL ASSOCIATION Et Al... bkgroup@kmllawgroup.com
THOMAS I. PULEO	on behalf of Creditor U.S. BANK OF NATIONAL ASSOCIATION Et Al... tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
WILLIAM EDWARD CRAIG	on behalf of Creditor AmeriCredit Financial Services Inc. d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 12

**Information to identify the case:**

Debtor 1	Chanon C. Easton	Social Security number or ITIN xxx-xx-2077
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-13983-elf		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Chanon C. Easton

8/19/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**